

Information to identify the case:

Debtor 1	<u>Nykedda S Coleman</u>	Social Security number or ITIN	xxx-xx-2115
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-14766-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nykedda S Coleman

4/8/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nykedda S Coleman
Debtor

Case No. 17-14766-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Apr 08, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2022:

Recip ID	Recipient Name and Address
db	+ Nykedda S Coleman, 907 Vineland Ave, Bridgeton, NJ 08302-4825
516695053	+ Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
516695059	TD Bank, 7 Entin Road, Attn Pressler And Pressler LLP, Parsippany, NJ 07054-5020
516920504	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 08 2022 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Apr 08 2022 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: USDARHS.COM	Apr 09 2022 00:28:00	USDA Rural Development, PO Box 790170, St. Louis, MO 63179-0170
516695047	Email/Text: bankruptcy@pepcoholdings.com	Apr 08 2022 20:35:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
516695048	EDI: BANKAMER2.COM	Apr 09 2022 00:28:00	Bank Of America, PO Box 7047, Dover, DE 19903-7047
516695049	EDI: HFC.COM	Apr 09 2022 00:28:00	Best Buy, PO Box 17298, Household Bank/Retail Services, Baltimore, MD 21297-1298
516695050	EDI: CAPITALONE.COM	Apr 09 2022 00:28:00	Capital One Bank, Po box 71083, Charlotte, NC 28272-1083
516907498	Email/PDF: bncnotices@becket-lee.com	Apr 08 2022 20:39:24	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516695051	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 08 2022 20:39:22	Credit One Bank, PO BOX 98873, Las Vegas, NV 89193-8873
516695052	EDI: DIRECTV.COM	Apr 09 2022 00:28:00	Directv, Po Box 11732, Newark, NJ 07101-4732
516919085	+ EDI: AIS.COM	Apr 09 2022 00:28:00	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516695053	+ Email/Text: bncnotifications@pheaa.org	Apr 08 2022 20:35:00	Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
516695054	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 08 2022 20:34:00	Kohl's, P.O. Box 3115, Milwaukee, WI 53201-3115
516924883	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 08 2022 20:35:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011

District/off: 0312-1

User: admin

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516695055	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 08 2022 20:35:00	Midland Funding, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255
516695056	EDI: RMSC.COM	Apr 09 2022 00:28:00	Old Navy, PO Box 530942, Atlanta, GA 30353-0942
516933914	EDI: PRA.COM	Apr 09 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516935227	EDI: PRA.COM	Apr 09 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
516695057	Email/Text: banko@preferredcredit.com	Apr 08 2022 20:34:00	Preferred Credit, PO Box 1679, Saint Cloud, MN 56302-1679
516923422	Email/Text: banko@preferredcredit.com	Apr 08 2022 20:34:00	Preferred Credit Inc., PO Box 1970, Saint Cloud, MN 56302
516695058	Email/Text: signed.order@pfwattorneys.com	Apr 08 2022 20:35:00	Pressler & Pressler, LLP, 7 Entin Rd, Parsippany NJ, NJ 07054-5020
516875013	EDI: Q3G.COM	Apr 09 2022 00:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516696572	+ EDI: RMSC.COM	Apr 09 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516920504	Email/Text: bncnotifications@pheaa.org	Apr 08 2022 20:35:00	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184
516695060	EDI: USAA.COM	Apr 09 2022 00:28:00	USAA, 10750 W Ih 10 Bk P3 East, San Antonio, TX 78288-1600
516695061	+ EDI: USDARHS.COM	Apr 09 2022 00:28:00	USDA - RD, PO Box 790170, St. Louis, MO 63179-0170
516785545	+ EDI: USDARHS.COM	Apr 09 2022 00:28:00	USDA Rural Housing Service, Customer Service Center, PO Box 66879, St. Louis, MO 63166-6879
516695062	EDI: WFNNB.COM	Apr 09 2022 00:28:00	Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2022

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2022 at the address(es) listed below:

Name	Email Address
Christian Del Toro	on behalf of Creditor USDA Rural Development cdeltoro@martonelaw.com bky@martonelaw.com
Frank J Martone	on behalf of Creditor USDA Rural Development bky@martonelaw.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmil@standingtrustee.com summarymail@standingtrustee.com
Rebecca Ann Solarz	on behalf of Creditor United States of America United States Department of Agriculture, Rural Housing Service rsolarz@kmlawgroup.com
Seymour Wasserstrum	on behalf of Debtor Nykedda S Coleman mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7